

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ALABAMA
SOUTHERN DIVISION

IN RE:

ELAINE RIDGEL

CASE # 22-00273-DSC13

Debtor.

TRUSTEE'S NOTICE OF CONTINUING DEFAULT

COMES NOW Bradford W. Caraway, Chapter 13 Standing Trustee, and hereby gives notice that the Debtor has failed to continue making timely payments as ordered by this Honorable Court.

Accordingly, the Trustee moves the Court to dismiss this case without further notice or hearing.

/s/ Bradford W. Caraway

Bradford W. Caraway
Chapter 13 Standing Trustee
P.O. Box 10848
Birmingham, AL 35202-0848
(205) 323-4631

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the above and foregoing Notice has been forwarded by email or U.S. Mail, postage prepaid and properly addressed, to the following on this 17th day of September, 2025:

ELAINE RIDGEL
4625 STERLING GLEN LANE
PINSON, AL 35126

THE LAW OFFICES OF KEITH R MARTIN

/s/ Bradford W. Caraway

TRUSTEE

Bradford W. Caraway
INTERIM STATEMENT AS OF 09/17/2025

CASE NO: 22-00273-DSC13

STATUS:

POT PLAN

DEBTOR: XXX-XX-6542

RIDGEL, ELAINE

AKA:

SCHEDULE: 1,104.00 MONTHLY

TOTAL PAID: 25,864.16

DATE FILED: 02/04/2022 4625 STERLING GLEN LANE

CONFIRMED: 06/23/2022 PINSON, AL 35126

MODIFIED:

BAR DATE: 04/15/2022 Non-Government

08/03/2022 Government

PERCENTAGE: POT PLAN EMPLOYER: GRANDVIEW MEDICAL CENTE T.M. 01/29/2023

PLAN: 60 MONTHS

MONTHS ON SCHEDULE: (17 LEFT)

MONTHS TO PAYOFF: (20 LEFT) ATTORNEY: THE LAW OFFICES OF KEITH R MARTIN

LAST 12 TRANSACTIONS		
Date	Source	Amount
06/26/25	Personal Check	1,104.00
05/27/25	Personal Check	1,104.00
04/28/25	Personal Check	502.62
04/15/25	Personal Check	502.62
02/19/25	Personal Check	502.62
12/24/24	Personal Check	502.62
11/26/24	Personal Check	502.62
10/22/24	Personal Check	502.62
09/09/24	Personal Check	502.62
07/01/24	Personal Check	650.00
05/07/24	Personal Check	502.62
03/12/24	Personal Check	502.62

DIRECT PAY AND NOT FILED CLAIMS

CLAIM	CRED NO	CREDITOR NAME	DISB CODE	CLASS	ARREARS	FIXED PAYMENT	SCHED AMOUNT	PAID BY TRUSTEE	BALANCE DUE	CLAIM STATUS
	305191	CAPITAL ONE	PRO	UNS	0.00	0.00	450.00	0.00	0.00	NOT FILED
	279210	CREDITOR BUREAU ASSOC	PRO	UNS	0.00	0.00	1.00	0.00	0.00	NOT FILED
	258615	CAPITAL ONE AUTO FINANCE	PRO	UNS	0.00	0.00	0.00	0.00	0.00	NOT FILED
005A	341026	FREEDOM MORTGAGE	PRO	SEC	0.00	0.00	119,754.44	0.00	0.00	DIRECT

PLAN AND FILED CLAIMS

CLAIM NO	CRED NO	CREDITOR NAME CLAIM REMARK	DISB CODE	CLASS PAY%	LAST DISB INT. RATE	FIX PAY ARREARS	ORG. CLAIM INT. BEGIN	APPROVED TO BE PAID	PRIN. PAID INT. PAID	PRIN. DUE INT. DUE
001	316573	ONEMAIN FINANCIAL 2008 TOYOTA CAMRY	PRO	UNS 100.0000		0.00 0.00	2,851.72	2,851.72 2,851.72	0.00 0.00	2,851.72 0.00
002	318446	ONE MAIN FINANCIAL 20004 TOYOTA CAMRY	PRO	UNS 100.0000		0.00 0.00	2,944.88	2,944.88 2,944.88	0.00 0.00	2,944.88 0.00
003	258615	CAPITAL ONE AUTO FINANCE 2016 NISSAN SENTRA	PRO	UNS 100.0000	04/2022	0.00 0.00	15,716.91	43.01 43.01	43.01 105.47	0.00 0.00
004	284662	CREDIT ACCEPTANCE CORPORATION 2016 LEXUS	FIX	SEC 100.0000	08/2025 5.0000	482.00 1,767.61	23,013.97 02/04/2022	23,013.97 23,013.97	14,390.86 3,082.53	8,623.11 71.86
005B	341026	FREEDOM MORTGAGE	FIX	SEC 100.0000	12/2023	340.00 0.00	18,248.90	3,962.19 3,962.19	3,962.19 0.00	0.00 0.00
006	341026	FREEDOM MORTGAGE ARREARS FEES COST THRU JUNE 2022	PRO-A	SEC 100.0000		0.00 0.00	4,484.52	4,484.52 4,484.52	0.00 0.00	4,484.52 0.00
007	341026	FREEDOM MORTGAGE ARREARS FEES COST THRU NOV 2022	PRO-A	SEC 100.0000		0.00 0.00	4,096.52	4,096.52 4,096.52	0.00 0.00	4,096.52 0.00
777	000000	DEBTOR	PRO-I	REF 100.0000		0.00 0.00	Continuing	Continuing Continuing	0.00	Closed
994	20440	COURT COST	FIX	SPC 100.0000	06/2022	77.50 0.00		313.00 313.00	313.00 0.00	0.00 0.00
997A	328881	THE LAW OFFICES OF KEITH R MARTIN Attorney of Record	FIX	ATY 100.0000	08/2022	1,000.00 0.00	3,500.00	1,000.00 1,000.00	1,000.00 0.00	0.00 0.00
997B	328881	THE LAW OFFICES OF KEITH R MARTIN 2nd Atty Claim	FIX	ATY 100.0000	03/2024	550.00 0.00		1,100.00 1,100.00	1,100.00 0.00	0.00 0.00

Bradford W. Caraway
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PLAN AND FILED CLAIMS

<u>CLAIM NO</u>	<u>CRED NO</u>	<u>CREDITOR NAME</u> <u>CLAIM REMARK</u>	<u>DISB CODE</u>	<u>CLASS PAY%</u>	<u>LAST DISB INT. RATE</u>	<u>FIX PAY ARREARS</u>	<u>ORG. CLAIM INT. BEGIN</u>	<u>APPROVED TO BE PAID</u>	<u>PRIN. PAID INT. PAID</u>	<u>PRIN. DUE INT. DUE</u>
997C	328881	THE LAW OFFICES OF KEITH R MARTIN	PRO	ATY 100.0000	03/2024	0.00 0.00	0.00	1,400.00 1,400.00	209.09 0.00	1,190.91 0.00
Trustee Administrative Fees								1,658.01	1,658.01	
TOTALS:						2,449.50 1,767.61	74,857.42	46,867.82 46,867.82	22,676.16 3,188.00	24,191.66 71.86

	ADMIN	ATTORNEY	PRIORITY	SECURED	UNSECURED	OTHER		
CLAIM AMOUNT:	313.00	3,500.00	0.00	35,557.20	5,839.61	0.00		
PAID BY TRUSTEE:	313.00	2,309.09	0.00	18,353.05	43.01	0.00		
PAID BY 3rd PARTY:	0.00	0.00	0.00	0.00	0.00	0.00		
SUB TOTAL:	0.00	1,190.91	0.00	17,204.15	5,796.60	0.00	DUE CREDITORS:	24,263.52
INTEREST DUE:	0.00	0.00	0.00	71.86	0.00	0.00	EXPECTED ADMIN:	1,368.22
CONTINUING:	0.00	0.00	0.00	0.00	0.00	0.00	LESS AVAILABLE:	0.00
BALANCE DUE:	0.00	1,190.91	0.00	17,276.01	5,796.60	0.00	APPROX BALANCE:	25,631.74

PREVIOUS CASES:

9107801	DISMISSED	12/18/1992	
9307156	PAID	07/26/1996	
1700559	DISMISSED	02/07/2020	Dismissed after Confirmation
2000546	DISMISSED	02/01/2022	Dismissed after Confirmation

1st PAYMENT DUE: 03/06/2022

TRUSTEE'S SCHEDULE: 28,673.54

ACTUAL PAYMENTS: 25,864.16

AMOUNT BEHIND: 2,809.38

Schedule Required to Pay Out Case in 60 Months: 1,275.89 MONTHLY (for 17 Months)

UNSECURED BASE: 1,550.00

Needed To Complete: 21,342.13